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(D. P. Roman)

2005 SEP -9 AM 9: 41

September 2, 2005

FDIC San Francisco Regional Office  
Director Johns F. Carter  
25 Jessie Street at Ecker Square – Suite 2300  
San Francisco, CA 94104

Re: Wal-Mart

Dear Mr. Carter:

Did not our country have a problem once with corporations owning banks? Were they called interlocking directorships? Can we not learn from the past? When you allow one of the largest corporations in America take over banking, you will lose the close relationship that most people have with their financial institutions. Customers will become even more of a "number" than they already are. I am all for competition but on a level playing field.

Keep Wal-Mart and all large non-bank corporations out of the banking arena! Don't mess with a system that is not broke.

Yours truly,

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Joe Anglin, CTFA, CFA, MBA  
VP & Auditor